



PRESS RELEASE

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Flash audit

CNAM AID FOR OCCUPATIONAL RISK PREVENTION: UNPROVEN EFFECTIVENESS

When it comes to accidents in the workplace, prevention must take precedence over compensation. However, prevention measures currently account for only 2 % of the total budget for the occupational accidents and diseases component of the health insurance system. In companies with more than 150 employees, the incentive to improve prevention is provided by a level of contribution based on the severity and frequency of workplace accidents and occupational illnesses in the company. In smaller companies, there is a flat rate linked to the number of accidents in their business sector. To encourage small businesses to prevent occupational risks, the CNAM can provide financial aid.

This flash audit, carried out in the context of a significant increase in resources, made possible by the creation in 2023 of a fund for investment in the prevention of occupational exhaustion, recommends a review of the aid schemes, which are currently too poorly targeted and insufficiently evaluated.

Two types of aid with very different approaches

Two schemes designed to promote the prevention of occupational risks exist side by side: on the one hand, customised prevention contracts entered into between companies with fewer than 200 employees and the CARSATs (regional retirement and occupational health funds) and, on the other, subsidies aimed at very small enterprises (VSE) with fewer than 50 employees and distributed on a one-stop basis. Between 2019 and 2022, this aid totalled €384 million, three quarters of which was in the form of subsidies. Their mechanisms serve different purposes.

The aim of prevention contracts is to implement an overall occupational risk prevention plan at company level. They must be part of a national agreement on objectives defined for each business sector by a joint body. Their development depends on the capacity for action of the professional federations and the human resources available in the CARSATs. Their implementation is systematically monitored on site by health insurance officials. The frequency of workplace accidents in companies that have entered into a prevention contract is not significantly different from that in companies as a whole.

Subsidies for VSEs, allocated on request within the limits of an annual national budget, are intended to finance equipment or training initiatives. The number and purpose of these subsidies vary from year to year, and the conditions under which they are awarded are defined at a late stage. Although their effect on reducing occupational risks has not been demonstrated, their budget is steadily increasing. Pending better targeting of this aid to sectors with a high

accident rate and the introduction of a reliable method for assessing its effectiveness, the Court recommends suspending these measures and replacing them with awareness-raising campaigns aimed at small businesses in the sectors most affected by occupational accidents and diseases.

Lack of oversight and tools

The effects of aid on the prevention of occupational risks are insufficiently evaluated. Furthermore, the distribution of subsidies between the various business sectors only very partially takes account of their accident rates. In reality, the capacity to mobilise the parties involved, particularly companies and professional federations, has a greater influence on the allocation of subsidies. An evaluation of the impact of these subsidies, based on data from the CNAM's occupational risks department, is essential in deciding whether to maintain, withdraw or promote each scheme. It would allow targets to be adjusted according to the size of the company or the business sector.

Internal control deficiencies


For a long time left to the initiative of the CARSATs, checks on the conditions for awarding prevention contracts and VSE subsidies were of varying quality. The CNAM recently initiated a coordinated approach to internal control and the fight against fraud. The recent changes made to the conditions for payment of subsidies, such as the requirement to produce a bank statement to certify that expenditure has actually been incurred, need to be supplemented. For example, the obligation to indicate the names of suppliers or service providers, who are the ultimate beneficiaries of financial aid, in the computer application used to manage prevention contracts, would make it easier to detect any de facto monopolies or other anomalies. Finally, the obligation to carry out on-site inspections, as was the case until 2019, should be reinstated.


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